

*m.m.*

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CERTIFICATE OF MAILING PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this Response to Missing Parts is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Missing Parts, Commissioner for Patents, Washington, D.C. 20231, on

Date: April 18, 2002

By Lilia Bon

*MPF&G*

IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): James M. Foley, et al. Docket No.: 40655.3300  
Serial No.: 10/038,024 Group Art Unit: 2131  
Filing Date: January 3, 2002 Examiner: To Be Assigned  
Title: METHOD AND APPARATUS FOR USING ONE FINANCIAL  
INSTRUMENT TO AUTHENTICATE A USER FOR ACCESSING A  
SECOND FINANCIAL INSTRUMENT

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF  
NONPROVISIONAL APPLICATION**

Box Missing Parts  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir/Madam:

This Response to the Notice to File Missing Parts of Non-Provisional Application mailed on February 6, 2002 is being timely filed on Monday, April 08, 2002, because April 6, 2002 falls on a Saturday.

Enclosed herewith for filing are the following:

A copy of the Notice to File Missing Parts of NonProvisional Application;

Three Declarations;

Completion of application fees as calculated below:

|                      |           |
|----------------------|-----------|
| Non-Small Entity Fee | \$ 130.00 |
|----------------------|-----------|

Total fees due \$130.00

The fee of \$130.00 is to be paid as follows:

- Check #285770 in the amount of the fee is enclosed for missing parts,
- If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**

A duplicate copy of this sheet is enclosed.

Respectfully submitted,

By   
Shahpar Shahpar, Reg. No. 45,875

Dated: 4-8-02

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, AZ 85004-2202  
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UNITED STATES PATENT AND TRADEMARK OFFICE



COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
[www.uspto.gov](http://www.uspto.gov)

| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 10/038,024         | 01/03/2002          | James M. Foley        | 40655.3300             |

**CONFIRMATION NO. 7084**

**FORMALITIES LETTER**



\*OC000000007429381\*

SNELL & WILMER L.L.P.  
One Arizona Center  
400 East Van Buren  
Phoenix, AZ 85004-2202

Date Mailed: 02/06/2002

**NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION**

**FILED UNDER 37 CFR 1.53(b)**

***Filing Date Granted***

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

*[Signature]*  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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